

Information to identify the case:

Debtor 1	<u>Dorothy R. Lodato</u>	Social Security number or ITIN	xxx-xx-2588
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-30881-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dorothy R. Lodato

12/15/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dorothy R. Lodato
Debtor

Case No. 18-30881-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 15, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2022:

Recip ID	Recipient Name and Address
db	+ Dorothy R. Lodato, 206 South Plainfield Avenue, South Plainfield, NJ 07080-4035
cr	+ CJFCU, 380 Berry Street, Woodbridge, NJ 07095-3347
517824513	+ Bayview Loan Servicing, LLC, P.O. Box 650091, Dallas, TX 75265-0091
517854321	+ Bayview Loan Servicing, LLC, c/o Schiller Knapp Lefkowitz Hertzell, 950 New Loudon Rd, Latham, NY 12110-2100
517871066	+ Central Jersey Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001
517824515	+ Ford Motor Credit, 3620 Queen Palm Drive, Tampa, FL 33619-1311
517824516	+ Peter J. Liska, LLC, 766 Shrewsbury Avenue, Tinton Falls, NJ 07724-3001

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 15 2022 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 15 2022 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517916846	Email/PDF: bncnotices@becket-lee.com	Dec 15 2022 21:07:17	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517946496	+ EDI: LCIBAYLN	Dec 16 2022 01:58:00	Bayview Loan Servicing, LLC, c/o Schiller Knapp Lefkowitz Hertzell LLP, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
519343428	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 15 2022 21:05:00	CSMC 2021-RPL8 Trust, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
519343429	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 15 2022 21:05:00	CSMC 2021-RPL8 Trust, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, CSMC 2021-RPL8 Trust, Serviced by Select Portfolio Servicing.
517824514	+ Email/Text: collections@cjfcu.org	Dec 15 2022 21:03:00	Central Jersey Federal Credit Union, 380 Berry Street, Woodbridge, NJ 07095-3347
518994329	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 15 2022 21:04:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518994328	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 15 2022 21:04:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
517832797	Email/Text: EBNBKNOT@ford.com	Dec 15 2022 21:04:00	Ford Motor Credit Co., LLC, PO Box 62180, Colorado Springs, CO 80962-4400
517829824	Email/Text: EBNBKNOT@ford.com	Dec 15 2022 21:04:00	Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI, 48255-0953

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Dec 15, 2022

Form ID: 3180W

Total Noticed: 19

517824517 + Email/Text: crdept@na.firstsource.com

Dec 15 2022 21:04:00

First Source Advantage, LLC, 205 Bryant Woods
South, Amherst, NY 14228-3609

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Central Jersey Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave, Tinton Falls, NJ 07724-3001

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Allison J. Kiffin	on behalf of Creditor Central Jersey Federal Credit Union collections@peterliska.com
Denise E. Carlon	on behalf of Creditor CSMC 2021-RPL8 Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Joseph Gunnar Devine, Jr	on behalf of Creditor BAYVIEW LOAN SERVICING LLC jdevine@tmppllc.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Joseph Gunnar Devine, Jr	on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, LLC jdevine@tmppllc.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Richard Gerbino	on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, LLC rgerbino@schillerknapp.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Richard James Tracy, III	on behalf of Creditor BAYVIEW LOAN SERVICING LLC richard.tracy.iii@gmail.com, tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com
Robert J. Malloy	on behalf of Creditor CJFCU ecf@robmalloylaw.com
Stacey L. Mullen	on behalf of Debtor Dorothy R. Lodato slmullen@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Dec 15, 2022

Form ID: 3180W

Total Noticed: 19

TOTAL: 11